

REMARKS

Claim 56 has been amended to insert a comma between cash flow and income statement to address the rejection under 35 USC 112.

Once a “time series” has been defined as indicated by the present office action, it is submitted that whether it is a “loan disbursement time series” or a capital expenditure time series” does not detract from its meaning but only address the subject matter to which a time series is applied. It is known in the art what constitutes a “loan disbursement” or a “capital expenditure”. Ordinary business terminology definitions apply to “loan disbursement” or to “capital expenditure”. Thus the rejection under 35 USC is traversed.

Concerning the rejection of claims containing the terms “allowed” or “permitted” as in claims 72-77, it is submitted that such terminology, especially in the area of data entry is well known and understandable. That is, a program certainly knows which puts limits on a range of data “allowed” or “permitted” to be entered. One skilled in the art can make and use the invention given these terms and thus this portion of the rejection under 35 USC 112 is also traversed.

With respect to the term “disbursement schedule”, this term does not appear in the claims however normal terminology known to those skilled in the

Application No. 09/676,248
Reply After Final dated June 20, 2005
Reply to Office Action dated May 20, 2005

art apply however a schedule, while inclusive of a time series, may encompass other features which are not a time series.

Therefore for the reasons contained in the February 28, 2005 Amendment and in light of addressing the issues raised in the Office Action of May 20, 2005, Applicant respectfully requests that this application be allowed and be passed to issue.

If there are any questions regarding this amendment or the application in general, a telephone call to the undersigned would be appreciated since this should expedite the prosecution of the application for all concerned.

If necessary to effect a timely response, this paper should be considered as a petition for an Extension of Time sufficient to effect a timely response, and please charge any deficiency in fees or credit any overpayments to Deposit Account No. 05-1323 (Docket #038659.49088US).

Respectfully submitted,

June 20, 2005


Vincent J. Sunderdick
Registration No. 29,004

CROWELL & MORING LLP
Intellectual Property Group
P.O. Box 14300
Washington, DC 20044-4300
Telephone No.: (202) 624-2500
Facsimile No.: (202) 628-8844
VJS:vjs